

United States Bankruptcy Court
Western District of Washington

In re:
Sheri Latona Johnson
Debtor

Case No. 22-10141-TWD
Chapter 7

District/off: 0981-2
Date Rcvd: Apr 27, 2022

User: admin
Form ID: 318

Page 1 of 2
Total Noticed: 24

CERTIFICATE OF NOTICE

The following symbols are used throughout this certificate:

Symbol Definition

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ++ Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 29, 2022:

Recip ID	Recipient Name and Address
db	Sheri Latona Johnson, 2459 S 216th St, Apt 202, Des Moines, WA 98198-4317
cr	+ SHARON VINYARD, Evergreen Direct Credit Union, PO Box 408, Olympia, WA 98532, UNITED STATES 98507-0408
957035221	+ Capital One Auto Finance, c/o Creditors Bankruptcy Service, PO Box 740933, Dallas, TX 75374-0933
957039723	+ Credit Concepts, 2326 Auburn Way N, Auburn, WA 98002-2818
957039724	Deposit Cloud, Po Box 13112, Everett, WA 98206-3112
957035228	+ Henry & DeGraaff, P.S., Henry & DeGraaff, PS, 119 1st Ave S 500, Seattle, WA 98104-3400
957039726	Jeffrey G Yoneck, 2326 Auburn Way N, Auburn, WA 98002-2818
957039727	Renton Collections, Po Box 272, Renton, WA 98057-0272
957035236	++ U S DEPARTMENT OF EDUCATION, P O BOX 5609, GREENVILLE TX 75403-5609 address filed with court:, US Department of Education, Bankruptcy Litigation Support, 50 Beale St # 8629, San Francisco, CA 94105-1813
957039729	UW/Valley Medical Center, Po Box 59148, Renton, WA 98058-2148
957035235	United States Attorney's Office, Attn: Bankruptcy Assistant, 700 Stewart St Ste 5220, Seattle, WA 98101-4438

TOTAL: 11

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
tr	+ EDI: QRGBROWN.COM	Apr 28 2022 02:53:00	Ronald G. Brown, Ronald G. Brown, Chapter 7 Trustee, P.O. Box 2369, Kirkland, WA 98083-2369
smg	EDI: WADEPREV.COM	Apr 28 2022 02:53:00	State of Washington, Department of Revenue, 2101 4th Ave, Ste 1400, Seattle, WA 98121-2300
957035222	+ EDI: WFNNB.COM	Apr 28 2022 02:53:00	Comenity Bank/Lane Bryant, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125
957035223	+ Email/PDF: creditonebknotifications@resurgent.com	Apr 27 2022 22:54:43	Credit One Bank, PO BOX 98873, Las Vegas, NV 89193-8873
957035224	Email/Text: electronicbkdocs@nelnet.net	Apr 27 2022 22:54:00	Department of Education/Nelnet, Attn: Bankruptcy, PO Box 82561, Lincoln, NE 68501-2561
957035225	Email/Text: collections@evergreendirect.org	Apr 27 2022 22:54:00	Evergreen Direct CU, PO Box 408, Olympia, WA 98507-0408
957035227	Email/Text: B.MATHER@everprof.com	Apr 27 2022 22:54:00	Evergreen Professional Recoveries, 12100 NE 195TH ST STE 325, Bothell, WA 98011-5768
957035229	EDI: IRS.COM	Apr 28 2022 02:53:00	Internal Revenue Service, Central Insolvency Operations, PO Box 7346, Philadelphia, PA 19101-7346
957035230	+ Email/Text: bankos@merchantscredit.com	Apr 27 2022 22:54:00	Merchants Credit Association, PO Box 7416, Bellevue, WA 98008-1416
957035231	Email/Text: clientinformation@procollect.com	Apr 27 2022 22:53:00	Pro Collect, Inc, 12170 N. Abrams Rd, Ste 100, Dallas, TX 75243
957039728	Email/Text: amieg@stcol.com		

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957035233	EDI: RMSC.COM	Apr 27 2022 22:53:00	State Collection Service, Inc., 2509 S Stoughton Rd, Madison, WI 53716-3314
957035234	EDI: RMSC.COM	Apr 28 2022 02:53:00	Synchrony Bank/Gap, Attn: Bankruptcy, PO Box 956060, Orlando, FL 32896-5060
		Apr 28 2022 02:53:00	Synchrony/PayPal Credit, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060

TOTAL: 13

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
957035226	*+	Evergreen Direct CU, POB 408, Olympia, WA 98507-0408
957039725	*	Evergreen Professional Recoveries, 12100 NE 195TH ST STE 325, Bothell, WA 98011-5768
957035232	*	Sheri Latona Johnson, 2459 S 216th St Apt 202, Des Moines, WA 98198-4317

TOTAL: 0 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 29, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 27, 2022 at the address(es) listed below:

Name	Email Address
Christina L Henry	on behalf of Debtor Sheri Latona Johnson chenry@hdm-legal.com HenryDeGraaffPS@jubileebk.net;mainline@hdm-legal.com;igotnotices@henrydegraaff.com
Ronald G. Brown	rgblaw@nwlink.com rgbrown@ecf.axosfs.com
United States Trustee	USTPRegion18.SE.ECF@usdoj.gov

TOTAL: 3

Information to identify the case:

Debtor 1 **Sheri Latona Johnson**
First Name Middle Name Last Name
Debtor 2
(Spouse, if filing)
First Name Middle Name Last Name
United States Bankruptcy Court Western District of Washington
Case number: **22-10141-TWD**

Social Security number or ITIN xxx-xx-7405

EIN -----

Social Security number or ITIN -----

EIN -----

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Sheri Latona Johnson

4/27/22

By the court: Timothy W. Dore
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.